



1Fw 3628

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): George H. Butcher III : **Group Art Unit:** 3628

Serial No.: 09/823,376 : **Examiner:** Jason Borlinghaus

Filed: March 30, 2001 : Attorney Docket No.: 06878.111401

For: A METHOD OF STRUCTURING :
A CREDIT HAVING A :
REPAYMENT OBLIGATION :

AMENDMENT IN RESPONSE TO MAY 17, 2005 OFFICE ACTION

Mail Stop Amendment
Commissioner for Patents
Box 1450
Alexandria, VA 22313-1450

Dear Sir:

INTRODUCTORY COMMENTS:

This Amendment is filed in reply to the Office Action issued by the U.S. Patent and Trademark Office on May 17, 2005 in connection with the above-identified patent application. The May 17, 2005 Office Action provided a period of 3 months in which to file a response, i.e., by August 17, 2005. A petition for a one-month extension of time is being filed concurrently herewith. Accordingly, a reply to the May 17, 2005 Office Action is now due September 17, 2005 and this Amendment is being timely filed.